

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE**

**IN RE:** : **CASE NO: 20-10922-JLC**  
: **CHAPTER: 13**  
:  
**MARGAIRIA S BLACKWELL** :  
**Debtor** :  
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**SELECT PORTFOLIO SERVICING, INC.** :  
**AS SERVICER FOR DEUTSCHE BANK** :  
**NATIONAL TRUST COMPANY, AS** :  
**TRUSTEE FOR MORGAN STANLEY** :  
**HOME EQUITY LOAN TRUST 2006-2,** :  
**MORTGAGE PASS-THROUGH** :  
**CERTIFICATES, SERIES 2006-2,** :  
**Movant,** :  
: **CONTESTED MATTER**  
**vs.** :  
:  
**MARGAIRIA S BLACKWELL** :  
**TIMOTHY H. IVY, Trustee** :  
**Respondents.** :

**OBJECTION TO CONFIRMATION**

COMES NOW, Select Portfolio Servicing, Inc. as servicer for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Home Equity Loan Trust 2006-2, Mortgage Pass-Through Certificates, Series 2006-2, its successors or assigns, (hereinafter referred to as “Movant”) and shows the Court that for reasons set out below, Movant objects to the confirmation of the Debtor’s Plan;

1.

Movant filed a Proof of Claim listing arrearages totaling \$16,088.83 and an interest rate of 14.875%. The Debtor’s Plan fails to provide adequate protection to Movant relative to a property located at 15 Hickory Hollow Drive, Jackson, TN 38305 (the “Property”). The loan is due to mature on December 1, 2020, which is during the pendency of the instant case. The Plan

does not treat the claim to be paid in full during the life of the Plan.

2.

Debtor's Plan also does not treat taxes and insurance to be paid direct. Movant requests that property taxes and hazard insurance premiums be paid directly by the Debtor to the proper entity as and when due. Therefore, Movant objects to confirmation of the plan in its current form.

WHEREFORE, Select Portfolio Servicing, Inc. as servicer for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Home Equity Loan Trust 2006-2, Mortgage Pass-Through Certificates, Series 2006-2, its successors or assigns, prays that this Court inquire as to the matters raised herein and deny confirmation of the Debtor's Plan, or enter such orders and require such further inquiry as may appear appropriate to the Court.

Dated: 7/21/20

/s/ Natalie Brown  
Natalie Brown  
TN BPR No. 022452  
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Attorney for Creditor

**CERTIFICATE OF SERVICE**

I, Natalie Brown of Rubin Lublin TN, PLLC certify that I caused a copy of the Objection to Confirmation to be filed in this proceeding by electronic means and to be served by depositing a copy of the same in the United States Mail in a properly addressed envelope with adequate postage thereon to the said parties as follows:

Margairia S Blackwell  
15 Hickory Hollow Drive  
Jackson, TN 38305

Robert B. Vandiver, Jr., Esq.  
227 W. Baltimore  
P.O. Box 906  
Jackson, TN 38302

Timothy H. Ivy, Trustee  
P.O. Box 1313  
Jackson, TN 38302

United States Trustee  
Office of the U.S. Trustee  
One Memphis Place  
200 Jefferson Avenue, Suite 400  
Memphis, TN 38103

Executed on: 7/21/20

By: /s/ Natalie Brown  
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